

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE:

NORMAN RAFAEL TORRES TORRES
SYLVIA ELENA MELENDEZ OTERO
DEBTOR(S)

CASE NO. 09-09795-ESL
CHAPTER 13

**TRUSTEE'S UNFAVORABLE REPORT
ON POST CONFIRMATION MODIFIED PLAN DATED 7/6/2010**

With respect to the above-referred payment plan with a base of \$24,000.00 the Trustee Renders the following recommendation:

FAVORABLE

UNFAVORABLE

1. FEASIBILITY 11 USC § 1325(a)(6):
2. INSUFFICIENTLY FUNDED § 1325(b) :
3. UNFAIR DISCRIMINATION § 1322(b):
4. FAILS LIQUIDATION VALUE TEST § 1325(a)(4):
5. FAILS DISPOSABLE INCOME TEST § 1325(b)(1)(B):
6. DOES NOT PROVIDE FOR SECURED CREDITOR § 1325(a)(5):
AMENDED PLAN DOES NOT PROVIDE FOR DIRECT MORTGAGE PYMTS TO BPPR.
7. OTHER:

NOTICE: This report anticipates Trustee's position as per 11 USC § 1302(b)(2) a copy of which has been served upon counsel for debtor(s). Copies are available to parties in interest at the Trustee's Office.

DATE: 7/8/2010

/s/ Miriam Salwen Acosta

Miriam Salwen Acosta
USDC # 208910

For:

ALEJANDRO OLIVERAS RIVERA
Chapter 13 Trustee
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